

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor:  
MidFirst Bank

In Re:  
Yves B. Mede  
Verline M. Mede aka Verline M. Fenelus- Mede  
Debtors  
Kettlene Mede  
Co-Debtor



Order Filed on February 6, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 24-17943 JKS

Adv. No.:

Hearing Date: 1/23/2025 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: February 6, 2025**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: Yves B. Mede & Verline M. Mede aka Verline M. Fenelus- Med

Case No: 14-20905-VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 13 Boyden Pkwy, Maplewood, NJ, 07040, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Donald C. Goins, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that Debtors are due for October 2024 through January 2025 for a post-petition arrearage of \$15,448.40 (4 @ \$3,862.10); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$15,448.40 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall sell the subject property by June 30, 2025, and pay off the final judgment amount, plus interest, advances, and costs thereon, in full; and

It is further **ORDERED, ADJUDGED and DECREED** that the Trustee shall not pay on the arrears while the sale is pending; and

It is further **ORDERED, ADJUDGED and DECREED** It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2025, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that if the closing for the sale of the subject property has not occurred by June 30, 2025, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.